

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 14-31677-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Delgado  
84 John Street  
Saddle Brook, NJ 07663

Kathy A. Delgado  
84 John Street  
Saddle Brook, NJ 07663

Social Security No.:  
xxx-xx-8373

xxx-xx-0679

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after February 7, 2020 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: January 8, 2020  
JAN: smz

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
John Delgado  
Kathy A. Delgado  
DebtorsCase No. 14-31677-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: clsnodscPage 1 of 2  
Total Noticed: 3

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db/jdb +John Delgado, Kathy A. Delgado, 84 John Street, Saddle Brook, NJ 07663-5201

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2020 00:07:22 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 09 2020 00:07:19 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedpne.comDavid L. Stevens on behalf of Creditor Russell Kelley dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.comDavid L. Stevens on behalf of Creditor Karen Kelley dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.comDenise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.comGuillermo Gonzalez on behalf of Defendant Russell Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comGuillermo Gonzalez on behalf of Creditor Russell Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comGuillermo Gonzalez on behalf of 3rd Party Plaintiff Russell Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comGuillermo Gonzalez on behalf of Counter-Claimant Russell Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comGuillermo Gonzalez on behalf of Creditor Karen Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
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ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comGuillermo Gonzalez on behalf of 3rd Party Plaintiff Karen Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comGuillermo Gonzalez on behalf of Defendant Karen Kelley ggonzalez@scuramealey.com,  
ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; martinezcr93878@notify.bestcase.c  
om; agouveia@scura.comJohn J. Scura, III on behalf of Creditor Karen Kelley jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

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User: admin  
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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John J. Scura, III on behalf of Creditor Russell Kelley jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/mmack@scura.com/lrichard@scura.com;lleon@scur  
a.com/martinezcr93878@notify.bestcase.com/agouveia@scura.com  
Leonard S. Singer on behalf of 3rd Pty Defendant Special Treats, LLC zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Counter-Defendant John Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of 3rd Pty Defendant Kathy A. Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Plaintiff John Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Counter-Defendant Special Treats, LLC zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Counter-Defendant Kathy A. Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Joint Debtor Kathy A. Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of 3rd Pty Defendant John Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Plaintiff Kathy A. Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Leonard S. Singer on behalf of Debtor John Delgado zsbankruptcy@gmail.com,  
r57125@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com  
TOTAL: 26